


IN RE: : **DEFAULT O/E JAD**
 Lillian S. Adams, :
 Debtor : Bankruptcy No. 20-70343-JAD
 :
 Lillian S. Adams, : Chapter 13
 Movant :
 v. : Related to ECF No. 59
 :
 Carrington Mortgage Services, LLC, :
 Respondent :
 :
 Ronda J. Winnecour, Esquire, :
 Chapter 13 Trustee, :
 Additional Respondent :

ORDER

AND NOW, on this 8th day of September, 2021, upon consideration of the within Motion to Approve Loan Modification Agreement, it is hereby ORDERED and DECREED as follows:

1. The Loan Modification Agreement between the Debtor and Carrington Mortgage Services, LLC is approved.
2. The terms of the modification are as follows:
 - a. The maturity date for the loan will be August 25, 2041.
 - b. The new principal balance will be Seventy-Eight Thousand Five Hundred Twenty-Nine Dollars and eleven cents (\$78,529.11).
 - c. The past due unpaid and deferred interest, fees, escrow advances and other costs in the amount of Twenty-One Thousand Seven Hundred Thirty-Eight Dollars and eight cents (\$21, 738.08) has been included in the new principal balance.
 - d. The amount of Thirteen Thousand Dollars (\$13,000.00) has been deferred and will not accrue interest. The amount will be due upon full payment of the loan and/or the maturity date.

- e. The modification will include a balloon payment in the amount of Sixty-Three Thousand Five Hundred Thirty-Two Dollars and twenty-eight cents (\$63,532.28) which will become due upon the maturity date.
 - f. The monthly payment will be Four Hundred Twenty Dollars and seventy-three cents (\$420.73). The monthly payment includes the principal and interest payment in the amount of Two Hundred Eighty-One Dollars and thirteen cents (\$281.13). The monthly payment also includes the escrow payment in the amount of One Hundred Thirty-Nine Dollars and sixty cents (\$139.60) The interest rate will be 3.00%. This payment will be in place for two hundred forty (240) months. The first payment will be due August 1, 2021.
3. An amended Chapter 13 Plan shall be filed within thirty (30) days from the date of this Order incorporating the terms of the loan modification agreement.


Jeffery A. Deller **mas**
United States Bankruptcy Judge

CASE ADMINISTRATOR SHALL SERVE:

Lillian S. Adams
Kenneth P. Seitz, Esquire
Brian C. Nicholas, Esquire
Ronda J. Winnecour, Esquire

In re:
Lillian S Adams
Debtor

Case No. 20-70343-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Sep 08, 2021

User: aala
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Lillian S Adams, 158 Coffee Hill Road, Hooversville, PA 15936-8714 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brian Nicholas | on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2004-5 bnicholas@kmlawgroup.com |
| Kenneth P. Seitz | on behalf of Debtor Lillian S Adams thedebterasers@aol.com |
| Office of the United States Trustee | ustpreregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |

TOTAL: 4